

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	09/874,042	MARCH, ALBERT D.
	<b>Examiner</b>	<b>Art Unit</b>

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3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 9/4/2007.
2.  The allowed claim(s) is/are 30-44.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

**DETAILED ACTION**

This Office Action is responsive to Applicant's amendment and request for reconsideration of application 09/874,042 filed on September 4, 2007.

The amendment contains amended claims: 30, 35-36

The amendment contains previously presented claims: 31-34, 37

The amendment contains new claims: 38-44.

Claims 1-29 have been previously canceled.

***Allowable Subject Matter***

Claims 30-44 are allowed.

The following is an examiner's statement of reasons for allowance: the prior art fails to teach or suggest the limitations of the independent claims.

Independent claims 30 and 35 disclose a system and method for automated electronic transfer of funds wherein:

an initiating office receives a transfer request with a question and answer security protocol; receive an amount of funds to transfer and hold the funds for the recipient, send an initiating data packet comprising the verification ID protocol, the amount of funds, an initiating security ID, an initiating transit ID and a dispensing transit ID to an initiating authorization center;

the initiating authorization center configured to receive the initiating data packet from the initiating regional office, confirm the authenticity of the initiating security ID and

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if authentic, send an authorization data packet with the same pieces of ID mentioned above to a dispensing authorization center based on the dispensing transit ID;

the dispensing authorization center configured to receive the authorization security ID and if authentic, send a dispensing packet with the same pieces of ID mentioned above to a dispensing regional office, and

the dispensing regional office configured to receive the dispensing data packet from the dispensing authorization center, verify the authenticity of the dispensing security ID, and if authentic wait for the recipient to attend at the dispensing regional office, when a recipient attends, conduct the verification ID protocol to confirm that the recipient is the correct recipient and if confirmed, send a confirmation data packet with the same pieces of ID mentioned above to the initiating regional office wherein the initiating regional center transfers the predetermined amount of funds from the sender, dispense the predetermined amount of funds to the recipient via an anonymous financial card, where the card comprises a processor, memory, GPS receiver chip, LCD screen and at least one button for input of information to the financial card and activate the predetermined amount of funds on the financial card based on the entry of a PIN number by the recipient.

Dependent claims 31-34 and 36-39 are allowable as they follow from the independent claims 30 and 35.

Independent claim 40 is a system similar to independent claim 30 with the exception that the anonymous financial card comprises a tracking device, a display, and at least one input for inputting information to the financial card.

Dependent claims 41-44 are allowable as they follow from the independent claim 40.

The primary difference between the claimed invention and the prior art is the transfer of a data packet containing a verification ID protocol, the amount of funds, an initiating security ID, an initiating transit ID and a dispensing ID through the various offices as disclosed, wherein the result of authentication is the dispensing of a financial card containing a processor, memory, GPS receiver chip (or tracking device), LCD screen (or display) and at least one button (or input) for input of information to the card.

Prior art shows the electronic transferring of funds, wherein a sender defines a verification protocol to be entered by the recipient, where the transaction is verified by the sending and receiving units, and wherein cash or cash equivalents are dispensed by an ATM dispensing device (US Patent 5,650,604 to Marcus et al.). However, Marcus does not disclose the data packet containing the information as disclosed in the present application for data verification, nor where the verification is processed by the offices as disclosed in the present application. Further, Marcus does not disclose where the dispensing unit dispenses a financial card of any type, and does not disclose a more specific financial card containing a processor, memory, GPS receiver chip (or tracking device), LCD screen (or display) and at least one button (or input) for input of information to the card.

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Further, Cuervo (US Patent 6,105,009) discloses the use of ATMs to dispense debit cards. However, Cuervo does not disclose where the debit card is dispensed as a result of an electronic money transfer between a sender and a user by way of the security protocol through the various offices as described in the present application. Further, Cuervo does not disclose where the debit card contains a processor, memory, GPS receiver chip (or tracking device), LCD screen (or display) and at least one button (or input) by which for input of information to the card.

Downing et al. (US Patent 5,963,647) discloses the transferring of funds electronically from a sender to a recipient, wherein a sender enters a codeword security protocol, and wherein the receiver receives the funds at an ATM or CAT. Downing discloses where the transaction is verified by the sending and receiving units, and wherein cash or cash equivalents are dispensed by an ATM or CAT dispensing device. However, Downing does not disclose the data packet containing the information as disclosed in the present application for data verification, nor where the verification is processed by the offices as disclosed in the present application. Further, Downing does not disclose where the dispensing unit dispenses a financial card of any type, and does not disclose a more specific financial card containing a processor, memory, GPS receiver chip (or tracking device), LCD screen (or display) and at least one button (or input) for input of information to the card.

Kawan et al. (US Patent 5,844,218) discloses a smart card with an LCD screen and a keypad and Gildea et al. (US Patent 5,861,841) discloses a smart card with a GPS receiver. However, neither Kawan or Gildea, separately or individually, disclose

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the financial card with an LCD screen (or display) and a keypad (button or input) and a GPS receiver (or tracking device) to be issued to a recipient of electronically transferred funds sent from a receiver with required security protocol through which the security information must pass for authentication for dispensing of the financial card.

"Tests of Electronic Purses May Bring End to Using Cash" discloses the anonymous transfer of funds between parties, in which both parties have Mondex cards. However, both parties have existing cards upon the transaction whereas the current application discloses the dispensing of an anonymous card after a security protocol is undergone for the verification of the sender and receiver portions of the transaction.

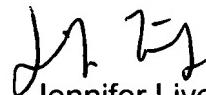
International publications include WO 90/13096 in which a credit card with communication capability is disclosed. While the credit card is of the "very smart card" nature with LCD screen, keypad, etc., the card is not disclosed as being dispensed from an ATM machine as a result of electronic funds transfer between a sender and a recipient.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached at 571-272-6702. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <<http://pair-direct.uspto.gov>>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jennifer Liversedge

Examiner

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Kambiz Abdi

Supervisory Patent Examiner

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